



DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

Serving Massachusetts, Maine,
New York & New Hampshire
Hours: Monday - Friday 9 am - 4 pm
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Beverly, Massachusetts 01915
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FAX: (978) 921-4870

August 25, 2016

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED AND
REGULAR MAIL

Michael H. Mooney
783 Washington Avenue
Portland, ME 04103

Certified Article Number

9414 7266 9904 2053 3298 29

SENDERS RECORD

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 783 Washington Avenue, Portland, ME 04103
Loan Number:
Payment Due Date: August 1, 2009

Dear Michael H. Mooney:

Selene Finance is the Servicer of the above-referenced loan. This letter is being sent by Doonan, Graves & Longoria, LLC, as agent for the servicer and mortgagee. Your loan is eighty-five (85) months in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note; and Mortgage in favor of Meridian Mortgage Group, LLC dated July 16, 2007 and recorded in the Cumberland County Registry of Deeds in Book 25317, Page 270. This firm is relying on information provided by the Servicer. *If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.*

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

85 Payments

\$

142,799.73



Late Charges	\$	188.16
Corporate Advance	\$	16,776.72
Attorney Fees & Costs	\$	857.35
TOTAL TO CURE DEFAULT:	\$	160,621.96

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within 35 days of receipt of this notice by sending payment in the form of certified and/or cashier's check(s) and/or money order(s) in full to: Selene Finance LP, P.O. Box 71243, Philadelphia, PA 19176-6243. Please include the loan number, borrower's name and property address on your check. If the default is not cured within this time-frame, Selene Finance shall exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. Please contact Selene Finance at (877) 7768-3759 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have Selene Finance's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as Trustee for Normandy Mortgage Loan Trust, Series 2015-1, the mortgage servicer, which is Selene Finance or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as Trustee for Normandy Mortgage Loan Trust, Series 2015-1 is the owner/investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/efh/hcc/hcs.cfm?webListAction=search&searchstate=me>

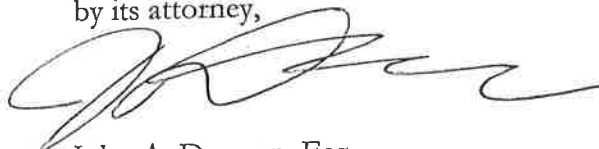
To reach people having authority to modify your mortgage loan, please contact Selene Finance at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Selene Finance
Loan Resolution Department
9990 Richmond Avenue, Suite 400 South
Houston, TX 77042-4546
(877) 768-3759

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Wilmington Savings Fund Society, FSB,
d/b/a Christiana Trust, as Trustee for
Normandy Mortgage Loan Trust,
Series 2015-1
by its attorney,



John A. Doonan, Esq.

JAD/jg

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

This listing is current as of 08/01/2016.

Agencies located in MAINE

Agency Name: MAINE STATE HOUSING AUTHORITY

Phone: 207-626-4670

Toll Free: 800-452-4668

Fax: 207-626-4678

Email: dkjohnson@mainehousing.org

Address: 353 WATER STREET

AUGUSTA, Maine 04330-4665

Counseling Services: - Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://www.mainehousing.org>

Agency ID: 84456

Agency Name: MONEY MANAGEMENT INTERNATIONAL BANGOR

Phone: 866-232-9080

Toll Free: 866-232-9080

Fax: 866-921-5129

Email: counselinginfo@moneymanagement.org

Address: 175 Exchange St Ste 200

Bangor, Maine 04401-6537

Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - English

- Spanish

Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.

Website: <http://www.moneymanagement.org>

Agency ID: 82627

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM

Phone: 207-974-2403

Toll Free: 888-424-0151

Fax: 207-973-3699

Email: hmassow@penquis.org

Address: 262 Harlow Street

PO Box 1162

BANGOR, Maine 04401-4952

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.penquis.org>

Agency ID: 81649

Agency Name: MIDCOAST MAINE COMMUNITY ACTION

Phone: 207-442-7963

Toll Free: 800-221-2221

Fax: 207-443-7447

Email: charles.kent@mmcacorp.org

Address: 34 Wing Farm Pkwy

Bath, Maine 04530-1515

Counseling Services: - Financial Management/Budget Counseling
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation:

Website: <http://www.coastmainecommunityaction.org>
Agency ID: 80502

Agency Name: COASTAL ENTERPRISES, INCORPORATED
Phone: 207-504-5900
Toll Free: 877-340-2649

Fax:

Email: jason.thomas@ceimaine.org

Address: 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - English
- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.ceimaine.org>

Agency ID: 80985

Agency Name: TEDFORD HOUSING

Phone: 207-729-1161-100

Toll Free:

Fax:

Email: officemanager@tedfordhousing.org

Address: 14 Middle Street

BRUNSWICK, Maine 04011-2400

Counseling Services: - Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://www.tedfordhousing.org>

Agency ID: 83465

Agency Name: WESTERN MAINE CAP

Phone: 207-645-3764

Toll Free:

Fax:

Email: N/A

Address: PO Box 200

East Wilton, Maine 04234-0200

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://wmca.org>

Agency ID: 83649

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

Phone: 207-795-4065

Toll Free:

Fax:

Email: homequest@community-concepts.org

Address: 240 Bates St

Lewiston, Maine 04240-7330

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
Languages: - English
- French
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.community-concepts.org
Agency ID: 81580

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION
Phone: 207-866-6572
Toll Free:
Fax: 207-866-6553
Email: janderson@fourdirectionsmaine.org
Address: 20 Godfrey Drive
ORONO, Maine 04473-3610
Counseling Services: - Financial Management/Budget Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
Languages: - English
Affiliation: MAINE STATE HOUSING AUTHORITY
Website: www.fourdirectionsmaine.org
Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION
Phone: 207-553-7780-3347
Toll Free: 800-339-6516
Fax: 207-553-7778
Email: ndigeronimo@avestahousing.org
Address: 307 Cumberland Avenue
PORTLAND, Maine 04101-4920
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops
Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.avestahousing.org
Agency ID: 81144

Agency Name: CITY OF PORTLAND SHELTER
Phone: 207-482-5131
Toll Free:
Fax:
Email:
Address: 196 Lancaster Street
PORTLAND, Maine 04101-2418
Counseling Services: - Financial Management/Budget Counseling
- Services for Homeless Counseling
Languages: - English
Affiliation: MAINE STATE HOUSING AUTHORITY
Website: n/a
Agency ID: 81720

Agency Name: COMMUNITY FINANCIAL LITERACY
Phone: 207-797-7890
Toll Free:
Fax:
Email: crwaganje@cflmaine.org
Address: 309 Cumberland Avenue, Suite 205
PORTLAND, Maine 04101-4982
Counseling Services: - Financial Management/Budget Counseling
Languages: - English
- French
- Swahili
Affiliation: MAINE STATE HOUSING AUTHORITY

Website: www.cflme
Agency ID: 80649

Agency Name: MONEY MANAGEMENT INTERNATIONAL SOUTH PORTLAND
Phone: 866-232-9080
Toll Free: 866-232-9080
Fax: 866-921-5129
Email: counselinginfo@moneymanagement.org
Address: 477 Congress St Fl 5
Portland, Maine 04101-3457

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages:

- English
- Spanish

Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.
Website: <http://www.moneymanagement.org>
Agency ID: 82632

Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED
Phone: 207-774-8211

Toll Free:
Fax: 207-828-2300
Email: nheald@ptla.org
Address: 88 Federal St
PO Box 547
PORTLAND, Maine 04101-4205

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages:

- Arabic
- ASL
- Cambodian
- Cantonese
- Chinese Mandarin
- Creole
- Czech
- English
- Farsi
- French
- Hindi
- Hmong
- Indonesian
- Korean
- Polish
- Portuguese
- Russian
- Spanish
- Swahili
- Turkish
- Ukrainian
- Vietnamese

Affiliation:
Website: <http://www.ptla.org>
Agency ID: 80635

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.

Phone: 207-768-3023-650
Toll Free: 800-432-7881
Fax: 207-768-3021
Email: jbaillargeon@acap-me.org
Address: 771 Main St
PRESQUE ISLE, Maine 04769-2201

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English
Affiliation: MAINE STATE HOUSING AUTHORITY
Website: www.acap-me.org
Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-459-2959

Toll Free:

Fax: 207-490-5026

Email: jenniferg@yccac.org

Address: 6 Spruce Street
SANFORD, Maine 04073-2917

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages:

- English
- French
- German

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.yccac.org>

Agency ID: 81150

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 800-542-8227

Toll Free:

Fax:

Email: N/A

Address: 97 Water St
Waterville, Maine 04901-6339

Counseling Services:

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Resolving/Preventing Mortgage Delinquency Workshops

Languages:

- English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.kvcap.org>

Agency ID: 81685

Janice Geier

From: Nobody <nobody@informe.org>
Sent: Thursday, August 25, 2016 7:59 AM
To: Janice Geier
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information


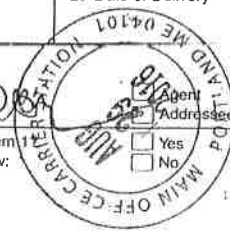
Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: Investor What term best describes the owner of the mortgage?: Securitized Pool Filer's Email Address: jg@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Selene Finance Loan Resolution Department
9990 Richmond Avenue, Suite 400 South
Houston, TX 77042-4546
(877) 768-3759

Consumer Information

Consumer First name: Michael
Consumer Middle Initial/Middle Name: H.
Consumer Last name: Mooney
Consumer Suffix:
Property Address line 1: 783 Washington Avenue Property Address line 2:
Property Address line 3:
Property Address City/Town: Portland
Property Address State:
Property Address zip code: 04103
Property Address County: Cumberland

Notification Details

Date notice was mailed: 8/25/2016
Amount needed to cure the default: 160,621.96 Consumer Address line 1: 783 Washington Avenue Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Portland
Consumer Address State: ME
Consumer Address zip code: 04103

2. Article Number		COMPLETE THIS SECTION ON DELIVERY	
 9414 7266 9904 2053 3298 29		A. Received by (Please Print Clearly)	B. Date of Delivery
3. Service Type CERTIFIED MAIL®		C. Signature	
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes		X <i>[Signature]</i>	
1. Article Addressed to:		D. Is delivery address different from item 1? If YES, enter delivery address below:	
Michael H. Mooney 783 Washington Avenue Portland, ME 04103			
PS Form 3811, January 2005		Domestic Return Receipt	

JG 51774 Mooney